

Form B18 (Official Form 18)(9/97)

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF MISSOURI**

FILED

5/5/05

Clerk, U.S. Bankruptcy Court
Western District of Missouri

Case No. 05-60254-abf

Chapter 7

In re: (Name of Debtor)

Jeremy Scott Cunningham
7855 Highway N
Mountain Grove, MO 65711

Cydne Jean Cunningham
aka Cydney Cardin
7855 Highway N
Mountain Grove, MO 65711

Social Security No.:

xxx-xx-6124

xxx-xx-3983

Tax ID No.

DISCHARGE OF DEBTOR

It appearing that a petition commencing a case under Title 11, United States Code, was filed by or against the person(s) named above on 2/4/05, and that an order for relief was entered under Chapter 7 and that no complaint objecting to the discharge of the debtor was filed within the time fixed by the court [or that a complaint objecting to discharge of the debtor was filed, and after due notice and hearing, was not sustained];

IT IS ORDERED THAT :

1. The above-named debtor(s) is released from all dischargeable debts.
2. Any judgment heretofore or hereafter obtained in any court other than this court is null and void as a determination of the personal liability of the debtor with respect to any of the following:
 - (a) debts dischargeable under 11 U.S.C. Sec. 523;
 - (b) unless heretofore or hereafter determined by this court to be nondischargeable, debts alleged to be exempted from discharge under clauses (2),(4),(6) and (15) 11 U.S.C. Sec. 523(a);
 - (c) debts determined by this court to be discharged.
3. All creditors whose debts are discharged by this order and all creditors whose judgments are declared null and void by paragraph 2 above are enjoined from instituting or continuing any action or employing any process or engaging in any act to collect such debts as personal liabilities of the above-named debtor.

BY THE COURT

Dated: 5/5/05

/s/ Arthur B. Federman
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

**EXPLANATION OF BANKRUPTCY DISCHARGE
IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a discharged debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:]* A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the discharged debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts that are in the nature of alimony, maintenance, or support;
- c. Debts for most student loans;
- d. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- e. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- f. Some debts which were not properly listed by the debtor;
- g. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- h. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Enterprise Systems Incorporated
11487 Sunset Hills Road
Reston, Virginia 20190-5234

CERTIFICATE OF SERVICE

District/off: 0866-6
Case: 05-60254

User: admin
Form ID: b18

Page 1 of 1
Total Served: 32

Date Rcvd: May 06, 2005

The following entities were served by first class mail on May 08, 2005.

db +Cydney Jean Cunningham, 7855 Highway N, Mountain Grove, MO 65711-2086
db +Jeremy Scott Cunningham, 7855 Highway N, Mountain Grove, MO 65711-2086
aty +Patrick W. Rodery, 100 N. Union St., Mountain Grove, MO 65711-1724
tr +Danny R. Nelson, Lathrop & Gage, PO Box 4288, Springfield, MO 65808-4288
smg Missouri Department of Revenue, General Counsel's Office, PO Box 475,
Jefferson City, MO 65105-0475
11109665 +1st Home Savings, P o Box 807, Mtn Grove MO 65711-0807
11109668 +AT&T Universal Card, P.O. Box 6401, The Lakes NV 88901-6401
11109666 American Express, P.O. Box 360002, Fort Lauderdale FL 33
11136664 American Express Bank, FSB, c/o Becket and Lee, LLP, P.O. Box 3001, Malvern, PA 19355-0701
11109667 +American Family Insurance, P.O. Box 1603, St. Joseph MO 64502-1603
11109671 +Bank One Cardmember Service, P.O. Box 94014, Palatine IL 60094-4014
11109672 Central MO Urology Clinic, 1428 Hwy 72 E, Rolla MO 65401
11109673 Chase, P.O. Box 52195, Phoenix AZ 85072-2195
11109674 +Circuit City, Bank One Cardmember S, P.O. Box 78131, Phoenix AZ 85062-8131
11109675 +Citi Cards, P.O. Box 6414, The Lakes NV 88901-6414
11109676 +Citifinancial, P.O. Box 8019, South Hackensack NJ 07606-8019
11109677 +Commerce Bank Card Center, P.O. Box 806000, Kansas City MO 64180-6000
11109678 +Cox Health, Regional Services Cli, 3800 S. National Suit, Springfield MO 65807-5209
11109680 First Bankcard, P.O. Box 2951, Omaha NE 68103-2951
11109681 +Medical Laboratory Services, P.O. Box 1237, Rolla MO 65402-1237
11109682 +Mohela Higher Education Loan Au, P.O. Box 1022, Chesterfield MO 63006-1022
11109683 +Palmaris Imaging, P.O. Box 66971, Dept. PM, St. Louis MO 63166-6971
11109684 +Phelps County Regional, 1000 West Tenth St, Rolla MO 65401-2905
11109686 +Quest Diagnostics Inc., P.O. Box 41652, Philadelphia PA 19101-1652
11109687 +Sears, P.O. Box 182149, Columbus OH 43218-2149
11109688 +Texas Co. Memorial Hospital, 1333 S. Sam Houston B, Houston MO 65483-2046
11109689 +Union Planters Mortgage, P.O. Box 18001, Hattiesburg MS 39404-8001

The following entities were served by electronic transmission on May 06, 2005 and receipt of the transmission was confirmed on:

tr +EDI: QDRNELSON.COM May 06 2005 18:27:00 Danny R. Nelson, Lathrop & Gage, PO Box 4288,
Springfield, MO 65808-4288
11109668 +EDI: CITICORP.COM May 06 2005 18:28:00 AT&T Universal Card, P.O. Box 6401,
The Lakes NV 88901-6401
11147585 +EDI: BANKAMER.COM May 06 2005 18:28:00 Bank of America, PO Box 26012,
Greensboro NC 27420-6012
11109669 +EDI: BANKAMER.COM May 06 2005 18:28:00 Bank of America, P.O. Box 5270,
Carol Stream IL 60197-5270
11109670 +EDI: BANKAMER.COM May 06 2005 18:28:00 Bank of America, P.O. Box 30610,
Los Angeles CA 90030-0610
11109679 +E-mail: mrdiscen@discoverfinancial.com May 06 2005 21:46:12 Discover Card, P.O. Box 30395,
Salt Lake City UT 84130-0395
11109685 EDI: PROVID.COM May 06 2005 18:28:00 Providian Processing Svcs, P.O. Box 660487,
Dallas TX 75266-0487
11109687 +EDI: SEARS.COM May 06 2005 18:28:00 Sears, P.O. Box 182149, Columbus OH 43218-2149
TOTAL: 8

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 08, 2005

Signature:

